

### **REMARKS/ARGUMENTS**

Prior to entry of this Amendment, the application included claims 1-22. No claims have been amended, canceled, or added. Hence, after entry of this Amendment, claims 1-22 stand pending for examination.

Claims 1-22 stand rejected under 35 U.S.C. § 102(e) as being anticipated by the cited portions of U.S. Patent No. 6,341,287 to Sziklai et al. ("Sziklai").

#### **Rejections Under 35 U.S.C. § 102(e)**

The Applicants respectfully traverse the rejection of all claims under 35 U.S.C. § 102(e), since the Office Action does not cite a reference that teaches every claim element, either expressly or inherently, as required for a proper rejection under 35 U.S.C. § 102(e). Claim 1, for example, recites, in part, "storing configuration information at a transaction processing device, wherein the configuration information configures the device to produce suspicious activity reports based on certain criteria." Sziklai does not teach this. Nowhere does Sziklai discuss suspicious activity reports, much less programming a transaction processing device to produce one based on specific criteria. Hence, claim 1 is believed to be allowable, at least for this reason.

Further, Sziklai also does not teach "receiving transaction information; determining, based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared; and generating a suspicious activity report containing at least some of the transaction information" as recited in claim 1. Sziklai is simply silent on any teaching related to these claim elements. Claim 1 is, therefore, believed to be allowable, at least for this additional reason.

Claim 18 includes elements similar to those discussed above with respect to claim 1 and is believed to be allowable, at least for reasons similar to those discussed above. The remaining claims depend from one of the independent claims discussed above and are believed to be allowable, at least for the reasons stated above.

## **Conclusion**

In view of the foregoing, the Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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/Irvin E. Branch/

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